

**Information to identify the case:**

Debtor 1	<u>Stephen M. Ferman Sr.</u>	Social Security number or ITIN	xxx-xx-2183
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20699-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stephen M. Ferman Sr.

12/30/22

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stephen M. Ferman, Sr.  
Debtor

Case No. 22-20699-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 30, 2022

User: auto  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2023:

Recip ID	Recipient Name and Address
db	+ Stephen M. Ferman, Sr., 1702 Hanna Street, New Castle, PA 16102-1516
aty	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
15472583	+ Community Bank Na, Attn: Bankruptcy Dept, Po Box 509, Canton, NY 13617-0509

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 31 2022 04:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2022 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 31 2022 04:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2022 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Dec 30 2022 23:25:53	BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095
cr	+ EDI: RECOVERYCORP.COM	Dec 31 2022 04:29:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15473492	+ Email/Text: BMOTFBKNOTICES@BMO.COM	Dec 30 2022 23:29:00	BMO Harris Bank N.A., PO Box 3040, Cedar Rapids, IA 52406-3040
15472581	^ MEBN	Dec 30 2022 23:25:53	BMO Harris Bank NA, 111 W. Monroe Street, Chicago, IL 60603-4095
15472582	EDI: CITICORP.COM	Dec 31 2022 04:29:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15472584	+ Email/Text: cashiering-administrationservices@flagstar.com	Dec 30 2022 23:29:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15496155	+ Email/Text: Customer.ServiceVHS@uhsinc.com	Dec 30 2022 23:29:00	Northern Nevada Medical Center, 2375 E. Prater Way, Sparks NV 89434-9665
15472585	+ EDI: RMSC.COM	Dec 31 2022 04:29:00	Syncb/ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15473081	+ EDI: RMSC.COM	Dec 31 2022 04:29:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0315-2

User: auto

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Date Rcvd: Dec 30, 2022

Form ID: 318

Total Noticed: 15

15472586

+ EDI: COMCASTCBLCENT

23541-1021

Dec 31 2022 04:29:00

Telecom Self-reported, Po Box 4500, Allen, TX  
75013-1311

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ONSLOW BAY FINANCIAL LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor ONSLOW BAY FINANCIAL LLC bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Stephen M. Ferman Sr. bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
James K. Haney	on behalf of Creditor BMO Harris Bank N.A. jhaney@wongfleming.com sshalloo@wongfleming.com;sfiorentino@wongfleming.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6